Express Mail Laber 100 1 E1568707020 US

Docket No. 99-078

Declaration and Power of Attorney For Patent Application

English Language Declaration As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name, I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the analysis. first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEMS AND METHODS WHEREIN IN A THIRD PARTY AND A MERCHANT SUBSIDY FACILITATE **A TRANSACTION** the specification of which (check one) is attached hereto. as United States Application No. or PCT International was filed on March 31, 2000 Application Number 09/540,034 and was amended on (if applicable) I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed. Priority Not Claimed Prior Foreign Application(s)

(Country)

(Country)

(Country)

(Number)

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(Day/Month/Year Filed)

(Day/Month/Year Filed)

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(patented, pending, abandoned)

application(s) listed below:	SEP 2 1 2000 2	e e e e e e e e e e e e e e e e e e e
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number) OCT -6 2000 TECH CENTER 2700 Kurt M. Maschoff Send Correspondence to: Walker Digital Corporation Five High Ridge Park Stamford, Connecticut 06905 Direct Telephone Calls to: (name and telephone number) Kurt M. Maschoff - (203) 461-7020 Full name of sole or first inventor Date Jay S. WALKER 8/24/00 Sole or first inventor's signature 124 Spectacle Lane, Ridgefield, Connecticut 06877 Citizenship **USA** Post Office Address S/A Full name of second inventor, if any Daniel E. TEDESCO B/25/2000 Second inventor's signature 49 Kings Highway N rth, Westport, Connecticut 06880 Citizenship **USA** Post Office Address S/A

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Full name of sixth inventor, if any		Date
Full name of sixth inventor, if any Sixth inventor's signature		Date
Full name of sixth inventor, if any Sixth inventor's signature Residence		Date
Sixth inventor's signature		Date